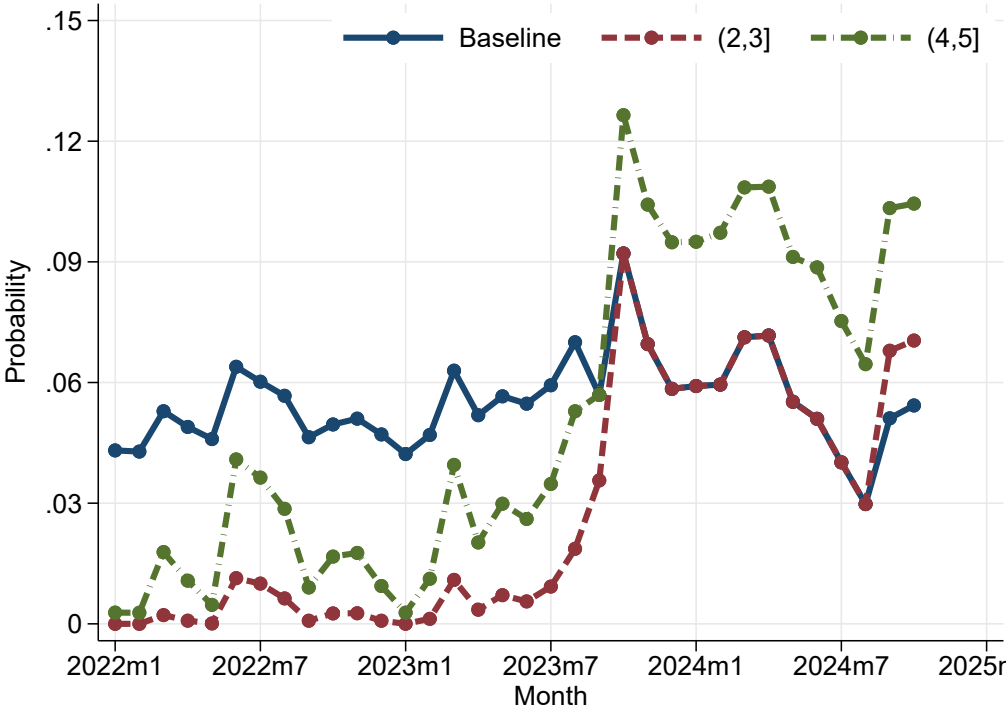
Baseline
(2,3]
(4,5]
Probability
.15
.12
.09
.06
.03
0
2022m1
2022m7
2023m1
2023m7
2024m1
2024m7
2025m1
Month